

# THE GUARANTEED INCOME SUPPLEMENT

November 1998

## of Canada's Old Age Security Program

### Guaranteed Income Supplement

additional money, on top of  
Old Age Security pension, to  
some seniors living in Canada.  
The supplement is **not** taxable income.

The Guaranteed Income  
Supplement is part of Canada's  
retirement income system.  
The system has three main sources  
of retirement income:

1. Old Age Security program,  
which includes the Supplement  
and the Spouse's Allowance,  
which the government pays from  
taxes it collects;

2. Canada or Quebec Pension  
Plan, which are funded from  
contributions made by employers and  
employees; and

3. Private pension plans and regis-  
tered retirement savings plans,  
which are savings by employers  
and individuals.

Seniors can receive retirement  
income from one or more of these  
sources.

## 1 Am I eligible for the Guaranteed Income Supplement?

To be eligible for the Guaranteed  
Income Supplement, you have to live  
in Canada, get the Old Age Security  
pension, and have little or no other  
income.

We usually start paying the  
Supplement the month you start  
receiving the Old Age Security  
pension, or the month you meet the  
requirements. If you apply late, we  
can also make up to 12 months of  
back payments for the time you were  
eligible.

## 2 How do you calculate my benefit?

If you qualify to get the Guaranteed  
Income Supplement, we will usually  
base the amount you receive on your  
income for the year before and your



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# THE GUARANTEED INCOME SUPPLEMENT

Government  
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## *Part of Canada's Old Age Security Program*

The **Guaranteed Income Supplement** provides additional money, on top of the Old Age Security pension, to low-income seniors living in Canada. The payment is **not** taxable income.

The Guaranteed Income Supplement is part of Canada's overall retirement income system. This system has three main sources of retirement income:

- the Old Age Security program, which includes the Supplement and the Spouse's Allowance, which the government pays from the taxes it collects;
- the Canada or Quebec Pension Plan, which are funded from payments made by employers and employees; and
- private pension plans and registered retirement savings plans, which are savings by employers and individuals.

Canadians can receive retirement income from one or more of these sources.

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### *Am I eligible for the Guaranteed Income Supplement?*

To be eligible for the Guaranteed Income Supplement, you have to live in Canada, get the Old Age Security pension, and have little or no other income.

We usually start paying the Supplement the month you start receiving the Old Age Security pension, or the month you meet the requirements. If you apply late, we can also make up to 12 months of back payments for the time you were eligible.

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### *How do you calculate my benefit?*

If you qualify to get the Guaranteed Income Supplement, we will usually base the amount you receive on your income for the year before and your



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marital status. If you are married or living common law, we use the total income of you and your spouse.

Main types of income you have to report when you apply for the Supplement include:

- Canada Pension Plan or Quebec Pension Plan benefits
- private pension income and superannuation
- foreign pension income
- RRSPs that you cashed in during the previous year
- Employment Insurance benefits
- interest on any savings you have
- any capital gains or dividends
- income from rental properties
- employment income

In some situations, like when you stop working or when your pension income drops, we can calculate your Guaranteed Income Supplement using an estimate of your income for **this** year, instead of last year's income. If you or your spouse have a lower income this year, you should let us know.

We adjust your Guaranteed Income Supplement payments every three months — in January, April, July and October — to reflect any increases in the cost of living.

## ***How do I get the Guaranteed Income Supplement?***

You have to apply to get the Guaranteed Income Supplement for the first time. After that, you have to update your income information with us every year, either by filling out an income tax return or returning a Guaranteed Income Supplement renewal form.

### **Applying for the first time**

To apply for the Guaranteed Income Supplement the first time, you can fill out an application form. The address where you send your completed form is included in the application kit.

You can also apply for the Guaranteed Income Supplement by indicating on your Old Age Security application that you want to apply for the Supplement. We will then send you the application form.

### **Reapply to keep getting the Supplement**

To keep receiving the Supplement, you must update your income information with us **every year**.



Starting in 1999, most seniors who file an income tax return by April 30 can renew their Guaranteed Income Supplement automatically. They do **not** have to send us a separate form. However, a small number of seniors will be sent a renewal form to fill out. We will only send you the renewal form if you have **not** filed your tax return by April 30 or if we need more information to renew your benefit. If you **do** get a renewal form in the mail, please fill it out and send it back to us as soon as possible.

Each July, we will mail you a letter that confirms whether you will continue getting the Supplement for the next 12 months, and to tell you what your new monthly payment will be.

If you do not reapply for the Guaranteed Income Supplement in the spring, you will get only the basic Old Age Security pension starting in July of that year.

#### ***Can my benefits stop?***

We have to stop paying the Guaranteed Income Supplement if:

- you do not reapply through your income tax return or a separate GIS renewal form;

- your income, or the total income of you and your spouse, is more than the maximum amount allowed.

If the person who gets the Guaranteed Income Supplement dies, we do not continue to send the payments to the surviving spouse. If the surviving spouse is over 65, we will recalculate the amount based on that person's own income. If the surviving spouse is between 60 and 64, he or she can apply for the Widowed Spouse's Allowance.

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#### ***Can I get payments while I live outside Canada?***

The Government of Canada designed the Guaranteed Income Supplement program to support low-income people who live in Canada.

For this reason, if you spend more than six months in a row outside Canada, we will pay you for the month you leave, and for six more months after that. Then we stop making payments.


If you **do** stay outside Canada for longer, you can always reapply when you return to live in Canada. Whether you are in Canada or abroad, we pay the Guaranteed Income Supplement in Canadian dollars.

## ***How do I get more information***

For more information about the Guaranteed Income Supplement, Old Age Security pension, Spouse's Allowance or Canada Pension Plan benefits, please call free of charge:

**1 800 277-9914 English**

**1 800 277-9915 French**

 If you have a hearing or speech impairment and you use a TDD/TTY device, please call: **1 800 255-4786**.

Our lines are busiest at the beginning and end of each month, so if your business can wait, it's best to call at other times. Please have your social insurance number ready.

Internet: [www.hrdc-drhc.gc.ca/isp](http://www.hrdc-drhc.gc.ca/isp)

## ***Are there other benefits available to seniors?***

### **Old Age Security pension**

You can apply to get a full or partial Old Age Security pension if you are 65 or older and you meet certain residency requirements.

### **Spouse's Allowance**

You can apply for the Spouse's Allowance if you are 60 to 64 years old, your spouse is entitled to get the Guaranteed Income Supplement, and you meet certain residency requirements. Benefits are also available to you if you are 60 to 64 years old, have a low income, are widowed and meet certain residency requirements.


### **Canada Pension Plan**

You can apply to the Canada Pension Plan for retirement or disability benefits if you have contributed to the Plan, or for survivor benefits if the deceased contributed to the Plan, and if you meet certain other requirements. We base your benefit amount on your/the deceased person's earnings and contributions.

### **Related federal and provincial programs**

If you are not eligible for these benefits, you may be eligible for assistance under other federal or provincial programs. Please call one of the numbers listed above for more information.





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